





IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

UTILITY PATENT APPLICATION TRANSMITTAL LETTER

JC511 U.S. PTO 09/506830

BOX PATENT APPLICATION

Assistant Commissioner for Patents Washington, D.C. 20231

Sir:

Enclosed for filing is the utility patent application of <u>(1) Daniel I. FLITCROFT and (2) Graham O'Donnell</u> for <u>CREDIT CARD SYSTEM AND METHOD</u>.

Also	enclosed are:
[X]	sheet(s) of [] formal [X] informal drawing(s);
[]	a claim for foreign priority under 35 U.S.C. §§ 119 and/or 365 is [] hereby made to filed in _ on _; [] in the declaration;
[]	a certified copy of the priority document;
[]	a General Authorization for Petitions for Extensions of Time and Payment of Fees;
[]	statement(s) claiming small entity status;
[]	an Assignment document;
[]	an Information Disclosure Statement; and
[]	Other:
[X]	An [] executed [X] unexecuted declaration of the inventor(s) [X] also is enclosed [] will follow.
[]	Please amend the specification by inserting before the first line the sentence This application claims priority under 35 U.S.C. §§119 and/or 365 to _ filed in _ on _; the entire content of which is hereby incorporated by reference
[]	A bibliographic data entry sheet is enclosed.







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[X] The filing fee has been calculated as follows [X] and in accordance with the enclosed preliminary amendment:

C L A I M S							
	NO. OF CLAIMS		EXTRA CLAIMS	RATE	FEE		
Basic Applicati	\$690.00 (101)						
Total Claims	21	MINUS 20 =	1	x \$18.00 (103)	\$ 18.00		
Independent Claims	4	MINUS 3 =	· 1	x \$78.00 (102)	\$ 78.00		
If multiple depo	0						
Total Applicati	\$786.00						
If verified State Total Application	0						
Add Assignment Recording Fee of if Assignment document is enclosed							
TOTAL APPLICATION FEE DUE \$786.0							

- [] This application is being filed without a filing fee. Issuance of a Notice to File Missing Parts of Application is respectfully requested.
- [X] A check in the amount of \$ 786.00 is enclosed for the fee due.
- [] Charge \$ _____ to Deposit Account No. 02-4800 for the fee due.
- [X] The Commissioner is hereby authorized to charge any appropriate fees under 37 C.F.R. §§ 1.16, 1.17 and 1.21 that may be required by this paper, and to credit any overpayment, to Deposit Account No. 02-4800. This paper is submitted in duplicate.





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Please address all correspondence concerning the present application to:

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Respectfully submitted,

BURNS, DOANE, SWECKER & MATHIS, L.L.P.

Date: February 18, 2000

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